

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Paula Sue Counterman
 Debtor

Case No. 16-15942-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlv
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db Paula Sue Counterman, 1230 E Susquehanna St, Allentown, PA 18103-8401
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13780316 Aes/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 13780323 DeSales University, c/o ACS, PO Box 3295 Box 3295, Milwaukee, WI 53201-3295
 13780325 Lehigh Valley Health Network, Box 8500, #7821, Philadelphia, PA 19178-8500
 13785418 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13780327 Penn Credit Corp, PO Box 988 916 S 14th St., Harrisburg, PA 17108-0988
 13780328 Performant Recovery, PO Box 9054, Pleasanton, CA 94566-9054
 13780330 Rushmore Loan Management, 15480 Laguna Canyon Rd Ste 100, Irvine, CA 92618-2132
 13851958 +Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Rushmore Loan Management Services,
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 13 2017 01:31:23 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2017 01:31:07
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2017 01:31:29 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13837326 EDI: AIS.COM Jul 13 2017 01:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13780317 EDI: BANKAMER.COM Jul 13 2017 01:28:00 Bank Of America, PO Box 2278,
 Norfolk, VA 23501-2278
 13786405 EDI: BANKAMER.COM Jul 13 2017 01:28:00 Bank Of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 13780318 EDI: CAPITALONE.COM Jul 13 2017 01:28:00 Capital One, 4851 Cox Rd,
 Glen Allen, VA 23060-6293
 13780319 EDI: CAPITALONE.COM Jul 13 2017 01:28:00 Capital One Bank, 4851 Cox Rd,
 Glen Allen, VA 23060-6293
 13805739 EDI: CAPITALONE.COM Jul 13 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13825349 +E-mail/Text: bankruptcy@cavps.com Jul 13 2017 01:31:25 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13780320 EDI: CHASE.COM Jul 13 2017 01:28:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 13780321 EDI: WFNNB.COM Jul 13 2017 01:28:00 Comenity Bank/Roamans, PO Box 182789,
 Columbus, OH 43218-2789
 13780324 EDI: DISCOVER.COM Jul 13 2017 01:28:00 Discover Financial Services, PO Box 30954,
 Salt Lake City, UT 84130-0954
 13785066 EDI: DISCOVER.COM Jul 13 2017 01:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13810865 EDI: AGFINANCE.COM Jul 13 2017 01:28:00 ONEMAIN, PO BOX 70912, CHARLOTTE NC 28272-0912
 13780326 EDI: AGFINANCE.COM Jul 13 2017 01:28:00 OneMain Financial, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 13780329 +E-mail/Text: nod.referrals@fedphe.com Jul 13 2017 01:30:53 Phelan Hallinan Schmieg,
 1617 Jfk Blvd Ste 1400, Philadelphia, PA 19103-1814
 13821217 EDI: Q3G.COM Jul 13 2017 01:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13780331 EDI: RMSC.COM Jul 13 2017 01:28:00 Synchrony Bank/Care Credit, Box 965036,
 Orlando, FL 32896-5036
 13780332 EDI: VERIZONEAST.COM Jul 13 2017 01:28:00 Verizon Pa, 500 Technology Dr,
 Weldon Spring, MO 63304-2225
 13780333 +E-mail/Text: Bankruptcy@wsfsbank.com Jul 13 2017 01:31:57 Wilmington Savings Fund Society,
 500 Delaware Ave 12th Floor, Wilmington, DE 19801-7405

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13780322 ##Creditech, PO Box 130, Bangor, PA 18013-0130

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

User: dlw
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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society, FSB et al...
bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, FSB et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LYNN E. FELDMAN on behalf of Debtor Paula Sue Counterman feldmanfiling@rcn.com
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Paula Sue Counterterman</u>	Social Security number or ITIN	xxx-xx-3860
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15942-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paula Sue Counterterman

7/12/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.